ABSTRACT OF THE DISCLOSURE

A secure peer-to-peer file distribution method including a) a buyer sending to a seller and an arbitrator a request to receive a file possessed by the seller, b) the seller sending a confirmation of the request to the arbitrator, c) the arbitrator sending encryption information to the seller, the seller d) encrypting the file with the encryption information, e) sending the encrypted file to the buyer, f) creating a first hash from the encrypted file, g) sending the first hash to the arbitrator, the buyer h) creating a second hash from the encrypted file, i) sending the second hash to the arbitrator, if the hashes match, the arbitrator j) authorizing payment from the buyer to the seller, k) sending decryption information to the buyer, and the buyer decrypting the encrypted file.